LANDLORD SERVICES ADVISORY BOARD

Thursday, 26 May 2022 - 10.00 am

Council Chamber, Council Offices, The Burys, Godalming

AGENDA

Circulation:

Officers:

Members: Cllr Paul Rivers (Chairman) Terry Daubney, Waverley Tenants' Panel (Vice Chairman) Cllr Jacquie Keen Cllr Stephen Mulliner Cllr John Robini Cllr Michaela Wicks Gillian Martin, Waverley Tenants Panel Danielle Sleightholme, Waverley Tenants Panel

4 Introduction to the Rent Accounts team (Pages 3 - 14)

To receive a presentation from Debbie Harding, Rent Accounts Manager

5 **Tenancy consultation update and Tenancy Regulation Standard** (Pages 15 - 20)

To receive a report and presentation from Annalisa Howson, Service Improvement Manager

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Introduction to Rent Accounts Team

Deborah Harding Rent Accounts Manager 26 May 2022

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Agenda

- Meet the Team
- Overview
- Properties & Average Rents
- How we Collect Rent
- How we Collect Arrears
- Covid's Impact
- Performance Monitoring





Overview

- Aim to maximise income and minimise arrears
- Service must reflect tenants' needs
- Arrears service based on prevention, detection, and recovery

- Team ensures timely paying of rent
- Ensure any support needed to pay is in place
- Always looking to improve service





Properties & Average Rents

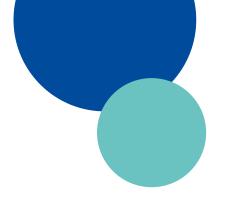
 Approx. 5000 properties in Borough

| Average Rents | | | | |
|---------------|---------|--|--|--|
| 1 bed flat | £98.16 | | | |
| 1 bed house | £113.15 | | | |
| 2 bed flat | £113.11 | | | |
| 2 bed house | £128.72 | | | |
| 3 bed house | £140.04 | | | |
| 4 bed house | £150.46 | | | |

- Majority Social Rent, some Affordable
- Affordable set below Local Housing Allowance and market
- Properties split into 5 areas: Godalming, Haslemere, Cranleigh, Farnham, and Witley/Milford/Elstead
- Each patch managed by designated Rent Accounts Officer



How we Collect Rent



- Tenants responsibility to pay on time
- 50/50 split between full and partial of 1700 receiving Housing Benefit
- 260 of 1100 on UC pay directly from DWP
- 2593 tenants pay by direct debit 42 different direct debits to choose from



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How we collect Arrears

- Early contact
- Offer support
- Signpost to CA if applicable
- Understanding that rent is a priority debt
- Manageable payment plans

- Notice of Seeking Possession as a last resort
- Discretionary Housing Payments assist when possible
- Household Support Fund
 - £31k helped 52 tenants
 - 50% had young families





Covid's Impact

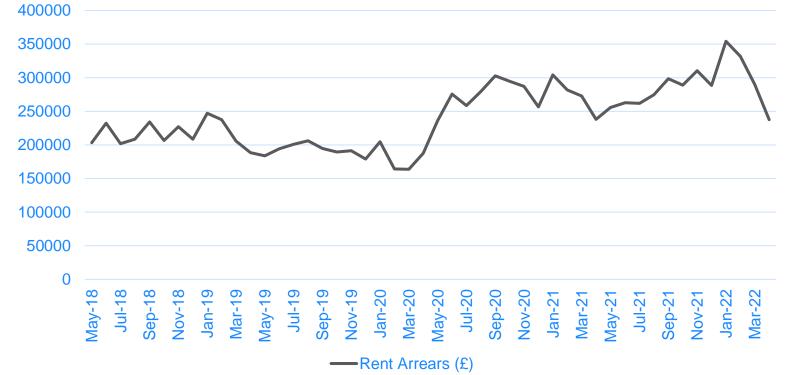
- Prioritised eviction protection
- Suspended notices, bailiffs, court action
- Arrears accrued, direct debit income reduced
- Focus on empathy and support
- Tenant income affected by job losses and furlough

- Increase in UC claims
 - March 2020 454 live UC claims (20/month)
 - March through April 2020 260 new claims
 - Now over 1100 live UC claims
- Pre-covid arrears lowest ever -£163k of £30M annual rent (0.56%)
- End of 2022 figure at £237k (0.79%)



Performance Monitoring

Rent Arrears (£)





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Total of credits held on accounts

March 2022 - There were 3,702 accounts in credit with a total value of £845k

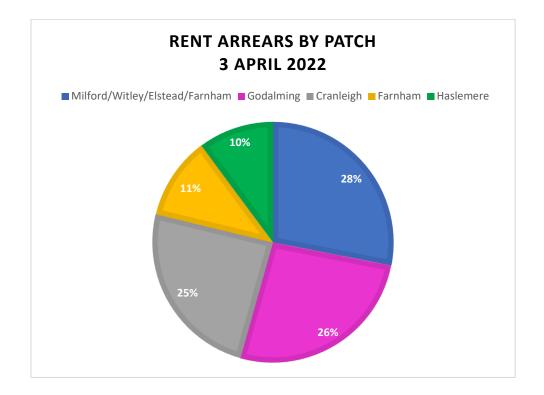
March 2021 - There were 3,665 accounts in credit with a total value of £801k

Total rent arrears on accounts

March 2022 – There were 1,054 accounts in arrears with a total value of £237.3k March 2021 – There were 1,101 accounts in arrears with a total value of £237.8k

| Banding of money | No. of cases in | Value of debt | % of arrears |
|---------------------|-----------------|---------------|--------------|
| owed (£) | arrears | (£) | cases |
| 0.01 – 100.00 | 660 | 7,800 | 62.5 |
| 100.01 – 250.00 | 144 | 23,400 | 13.5 |
| 250.01 – 500.00 | 127 | 46,200 | 12 |
| 500.01 – 1,000.00 | 70 | 46,000 | 6.5 |
| 1,000.01 – 2,000.00 | 39 | 53,000 | 4 |
| 2,000.01 – 3,000.00 | 3 | 6,800 | 0.5 |
| 3,000.01 and over | 11 | 54,100 | 1 |
| Totals | 1,054 | 237,300 | 100% |

Rent arrears as of Sunday 3 April 2022



Universal Credit (UC)

UC claimants with credits held on accounts

| March 2022 - There were 682 accounts in credit with a total value of \pounds 240k |
|---|
| March 2021 - There were 574 accounts in credit with a total value of £187k |

UC claimants with rent arrears on accounts

March 2022 – There were 334 accounts in arrears with a total value of £141k

March 2021 – There were 291 accounts in arrears with a total value of \pounds 127k

| Bandings | No. of cases in arrears | Value of debt (£) | % of UC arrears cases |
|---------------------|-------------------------------|-------------------|--------------------------|
| £0.01 – £100.00 | 129 | 3,400 | 38.5 |
| £100.01 - £250.00 | 64 | 10,800 | 19 |
| 250.01 - £500.00 | 66 | 24,300 | 20 |
| £500.01 - £1000.00 | 38 | 25,500 | 11.5 |
| £1000.01 - £2000.00 | 27 | 35,200 | 8 |
| £2000.01 - £3000.00 | 3 | 6,800 | 1 |
| £3000.1 and over | 7 | 35,000 | 2 |
| Total | 334 | 141,000 | 100% |

Universal Credit arrears as of Sunday 3 April 2022

Pre covid, February 2020 – we had 454 tenants with a UC claim.

March 2022 - there were 1,091 tenants with a UC claim – that's an increase of 637 since the start of the pandemic

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UC arrears equate to 60% of the overall arrears outstanding at the end of March 2022

Tenants in arrears claiming UC are equally distributed between the patches, so there is no UC hot spot identified

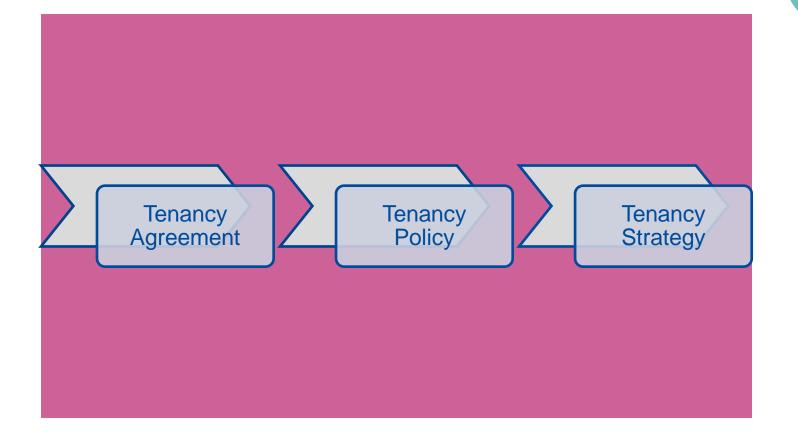
Tenancy Review Project Update

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Annalisa Howson Housing Service Improvement Manager 26 May 2022



Key Documents







Consultation underway 4 April to 29 May

Dutgoing info

preliminary notice letter social media posts new tenants sign up/ tenant contact email stakeholders website consultation page

feedback form notice website consultation feedback page (65) tenant Zoom drop in (5) tenant drop in x 4 (16) contact Service Improvement Team (32) other (2)

120 forms of feedback

Project Plan summary

| March | April | Мау | June | July | August | September |
|--|--|---|---|------------------------------|-------------------------------|-----------|
| | 4 to | 29 | | | 1 to 28 | 5 |
| Page 18 | Prelimina | Iltation ary Notice riod | | | Statutory Notice period | Go live |
| 31 | 28 | 26 | 30 | 19 | | |
| LSAB review project plan and conditions tenancy | LSAB review Tenancy Policy and Tenancy Strategy | LSAB review Tenancy Standard assessment | LSAB review consultation results | Council agree strategy | | |



RSH Tenancy Standard

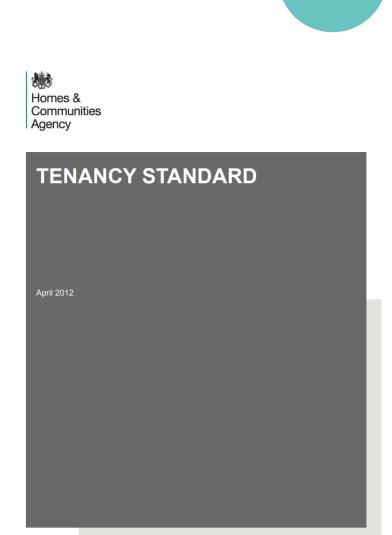
One of four consumer standards that registered providers of social housing must comply with

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Sets expectations to let homes to tenants in a fair, transparent and efficient way.

Four Required outcomes and 19 Specific expectations for

- Allocations and mutual exchange
- Tenure



Discussion

Views on

- Where meet standard comprehensively
- Where meet standard
 basically
 - Areas for improvement

